

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Trende et al.

Serial No. : 09/821,263

Examiner: Hamilton, Lalita M.

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Group Art Unit: 3624

For : METHOD AND SYSTEM FOR PROCESSING MESSAGES IN A BILL
PAYMENT AND PRESENTMENT SYSTEM OVER A COMMUNICATIONS
NETWORK

AMENDMENT AFTER FINAL OFFICE ACTION

I hereby certify that this paper is being electronically filed with the United States
Patent Office.

December 6, 2007

Date of Deposit

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PTO Registration No



Signature

December 6, 2007

Date of Signature

Commissioner of Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

Applicants respectfully submit the following remarks in response to the Office Action
mailed on October 9, 2007.

Amendments to the claims begin at page 2.

Remarks begin at page 4.